A method for finding rules and exceptions from a database uses four stages programmed into a computer, wherein the four stages include an adaptive stage for creating in accordance with a user's previously inputted specifications, a parameter file of rules and exceptions finding conditions in accordance with the user's specifications, with the file being displayed to the user; a data model stage for analyzing the parameters from the parameter file, and retrieving data from one or more databases in accordance with the parameters; a problem formulator stage for transforming the retrieved data into a formalized data structure compatible with the parameters, and creating a catalog of possible attributes; and a solving stage for generating rules and exceptions from the formalized data by using the parameters and the catalog, and sending the result to the adaptive stage.